AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

LISTING OF CLAIMS:

1. (*Currently Amended*) A method for exchanging trading points through a transaction processor connected to a telecommunications network, wherein the method comprises:

receiving a request at the transaction processor to exchange trading points awarded to a first customer from a member shop,

carrying out a transaction at the transaction processor corresponding to the request to exchange trading points with at least one other customer, wherein the transaction processor purchases trading points for a first type of goods or services from the first customer at a first exchange rate and sells the purchased trading points to the at least one other customer at a second exchange rate, and

calculating the difference between the first and second exchange rates used by the transaction processor as a transaction commission, wherein, in exchange for the trading points for a first type of goods or services, the <u>transaction processor transfers</u> first customer receives either a monetary equivalent or trading points for a second type of goods or services from the at least one other customer <u>to the first customer</u>.

2. (*Original*) The method of claim 1, wherein the trading points are selected from the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.